

O I P E
JUL 26 2004
PATENT & TRADEMARK OFFICE

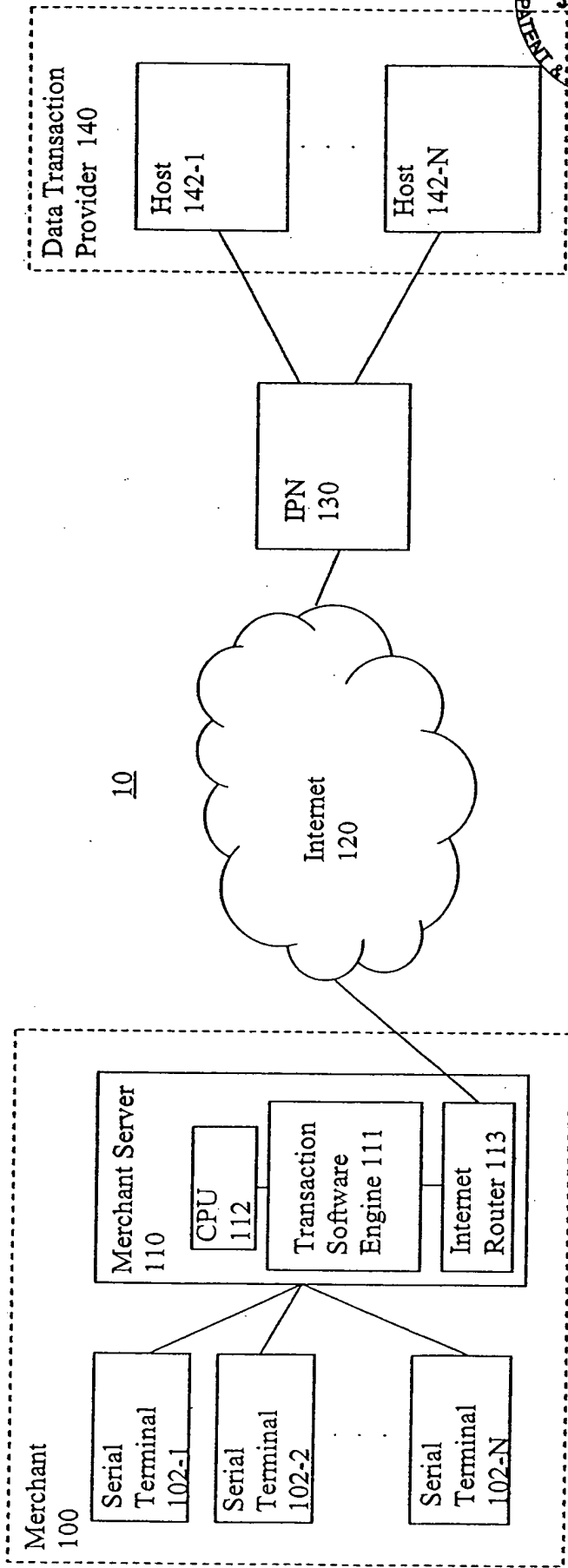


Fig. 1

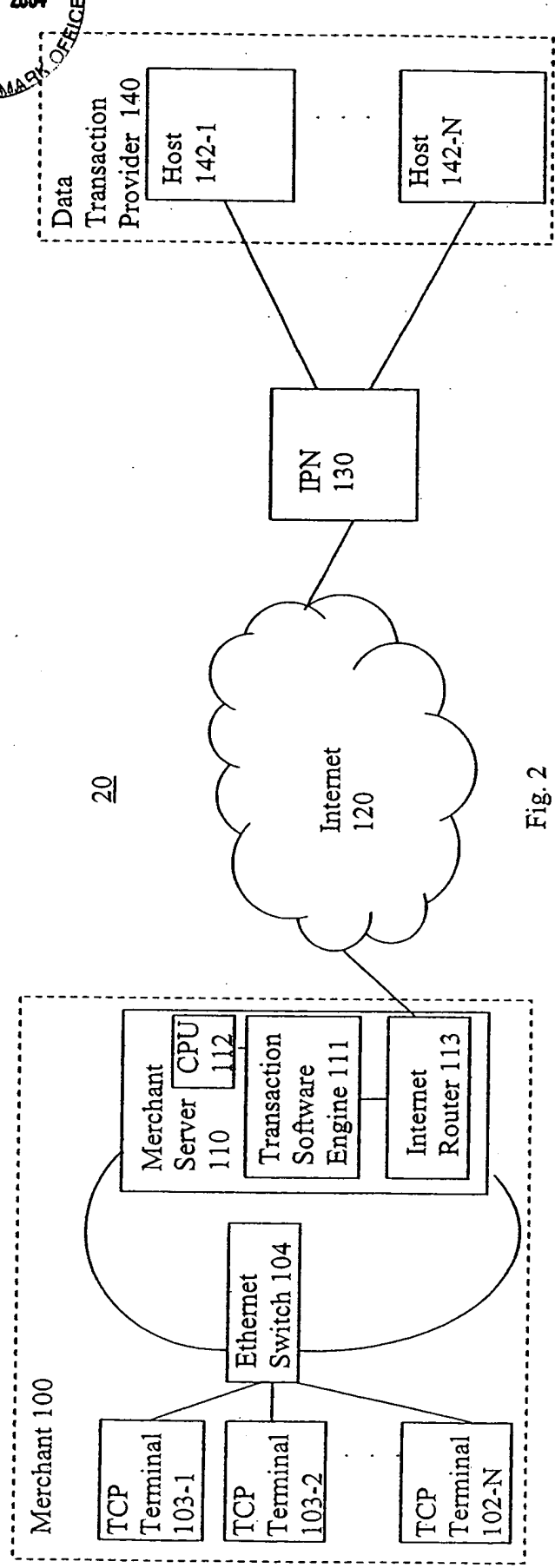


Fig. 2

**Transaction Software
Engine 111**

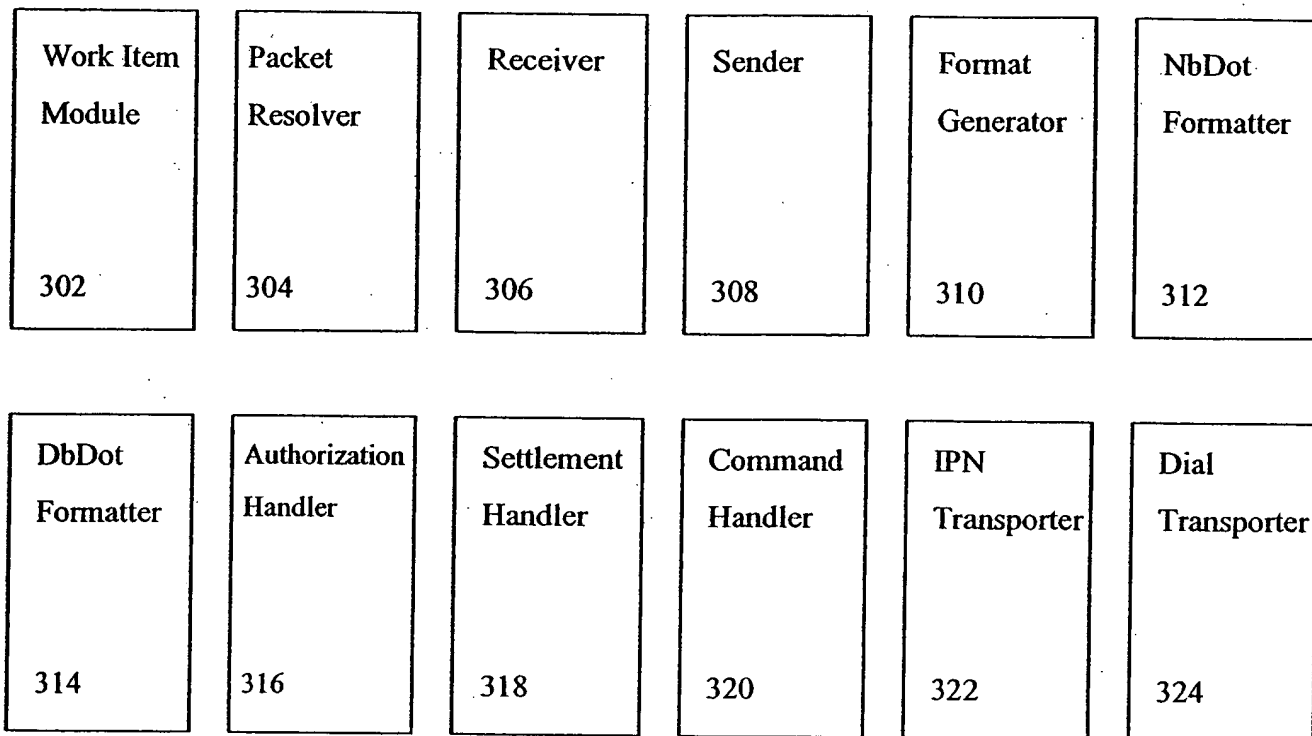


Fig. 3

Merchant Number	Terminal Serial Number	Message Type Identifier	Account Number	Expiration Date	Track-2 Data
402	404	406	408	410	412
Track-1 Data	Transaction Amount	Transaction Number	Transaction Date	Transaction Time	Error Message
414	416	418	420	422	424

Fig. 4

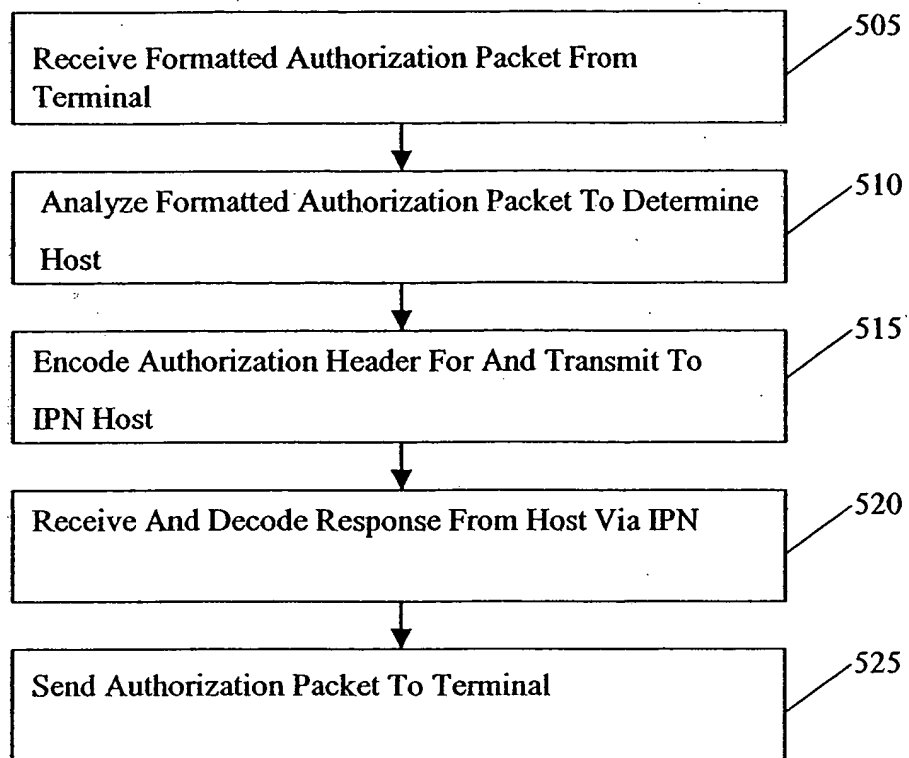


Fig. 5

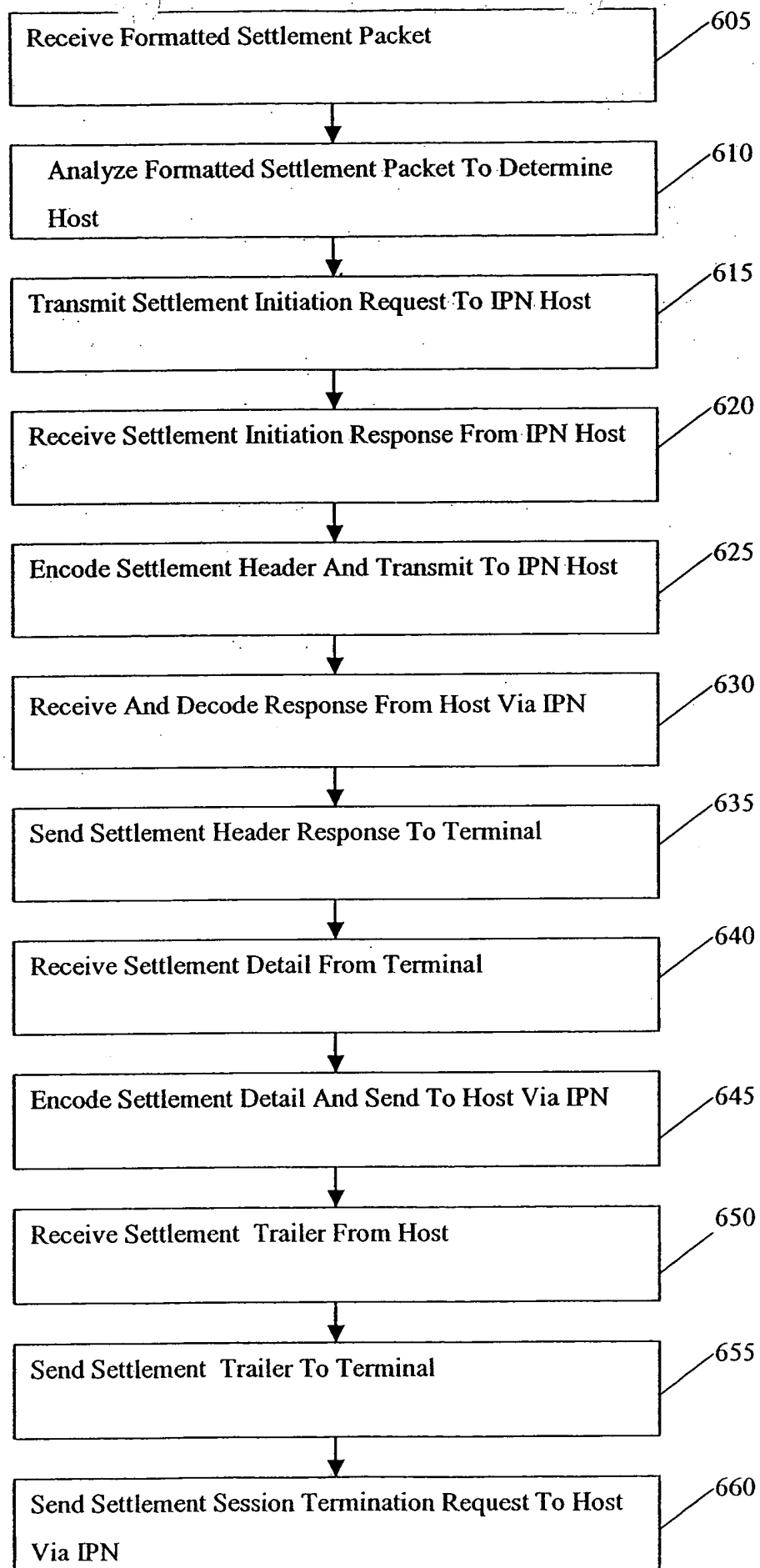


Fig. 6